



Debtor 1 Mark H Stroh

Print Name

Middle Name

Last Name

Case number (if known) 2:15-bk-50251

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Alexa Martini Stinson Date 4/22/2020  
Signature

Print Alexa Martini Stinson  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth GA 30097  
City

State

ZIP Code

Contact Phone 470-321-7112

Email astinson@rascrane.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on April 24, 2020,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Karen E Hamilton  
2025 South High Street  
Columbus, OH 43207

Frank M Pees  
130 East Wilson Bridge Road  
Suite 200  
Worthington, OH 43085

Asst US Trustee (Col)  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215

Mark H Stroh  
1888 Plains Blvd  
Powell, OH 43065

Diane J Stroh  
1888 Plains Blvd  
Powell, OH 43065

Robertson, Anschutz, Schneid & Crane LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: /s/ Kristin Williams  
Kristin Williams  
Kwilliams@rascrane.com



**CALIBER**  
HOME LOANS

PO Box 24610  
Oklahoma City, OK 73124-0610

April 7, 2020

MARK H STROH & DIANE J STROH  
C/O KAREN E HAMILTON 31 EAST WHITTIER STREET,  
COLUMBUS OH 43206

Re: Caliber Account Number [REDACTED]

**Changes to Your Mortgage Interest Rate and Payments on June 12, 2020.**

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 036 month period during which your interest rate stayed the same, with all subsequent interest rate changes occurring every 006 months thereafter. The next adjustment date is on May 12, 2020, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 006 months for the rest of your loan term.

	<b>Current Rate and Monthly Payment</b>	<b>New Rate and Monthly Payment</b>
Interest Rate	10.125%	9.625%
<b>Total Monthly Payment</b>	<b>\$2,038.33</b>	<b>\$2,017.66 (Due June 12, 2020)</b>

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is 4.750% and your margin is 4.850%. The PRIME RATE is published Daily in the WALL STREET JOURNAL. Your change amount was rounded by .125%.

**Rate Limit(s):** Your rate cannot go higher than 14.850% over the life of the loan. Your rate can change at each adjustment by no more than 01.000%. If you've had a short term loan modification that lowered the interest rate below the ARM floor rate stated on the Note, the interest rate after the modification expires will adjust to the ARM floor.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the PRIME RATE index, your margin, 4.850%, your loan balance of \$80,128.74, and your remaining loan term of 048 months.

**Prepayment Penalty:** None

**If You Anticipate Problems Making Your Payments:**

- Contact Caliber Home Loans, Inc. Customer Service at 800-401-6587 or [www.caliberhomeloans.com](http://www.caliberhomeloans.com) as soon as possible.
- If you seek an alternative to upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to lender approval):
  - Refinance your loan with us or another lender.
  - Sell your home and use the proceeds to pay off your current loan.
  - Modify your loan terms with us.
  - Payment forbearance temporarily gives you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm), or the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp>.

Should you have any questions regarding this notice, please contact your Customer Service Specialist at 800-401-6587 between the hours of 8:00 a.m. and 7:00 p.m. Central Time. You can also find useful information about managing your mortgage payments at our website, [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

Sincerely,

Special Loans Department  
Caliber Home Loans, Inc.

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.